

☒ Check if this is an amended filing

Debtor 1

George Morales Jr.

First Name

Middle Name

Last Name

Case number (if known)

24-16570

**Part 4: Answer These Questions for Administrative and Statistical Records**

**6. Are you filing for bankruptcy under Chapters 7, 11, or 13?**

- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☒ Yes

**7. What kind of debt do you have?**

- ☒ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- ☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

**8. From the *Statement of Your Current Monthly Income*:** Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$ 11,839.88

**9. Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*.**

|  | Total claim  |
|--|--------------|
| <b>From Part 4 on <i>Schedule E/F</i>, copy the following:</b>   |              |
| 9a. Domestic support obligations (Copy line 6a.)   | \$ 0.00      |
| 9b. Taxes and certain other debts you owe the government. (Copy line 6b.)  | \$ 45,581.36 |
| 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)  | \$ 0.00      |
| 9d. Student loans. (Copy line 6f.)   | \$ 0.00      |
| 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) | \$ 0.00      |
| 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)                                       | + \$ 0.00    |
| 9g. <b>Total.</b> Add lines 9a through 9f.   | \$ 45,581.36 |

Fill in this information to identify your case and this filing:

Debtor 1 George Morales Jr.  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) \_\_\_\_\_  
First Name Middle Name Last Name

United States Bankruptcy Court for the: District of New Jersey

Case number 24-16570  
(if known)

☒ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☒ No. Go to Part 2  
☐ Yes. Where is the property?

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- ☐ No  
☒ Yes

3.1 Make: Jeep

Model: Grand Cherokee

Year: 2015

Approximate mileage: 103,885.00

Other information:

Condition: Good;

Who has an interest in the property? Check one

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*:

| Current value of the entire property? | Current value of the portion you own? |
|---------------------------------------|---------------------------------------|
| \$ <u>11,095.00</u>                   | \$ <u>11,095.00</u>                   |

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- ☒ No  
☐ Yes

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....>

\$ 11,095.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?

Debtor 1

George Morales Jr.

First Name

Middle Name

Last Name

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**6. Household goods and furnishings**

Do not deduct secured claims or exemptions.

*Examples:* Major appliances, furniture, linens, china, kitchenware☐ No☒ Yes. Describe...

Household items

\$ 1,900.00**7. Electronics***Examples:* Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games☐ No☒ Yes. Describe...

Electronic Devices

\$ 620.00**8. Collectibles of value***Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles☒ No☐ Yes. Describe...**9. Equipment for sports and hobbies***Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments☒ No☐ Yes. Describe...**10. Firearms***Examples:* Pistols, rifles, shotguns, ammunition, and related equipment☐ No☒ Yes. Describe...Baretta subcompact \$750  
Baretta mini-subcompact \$750\$ 1,500.00**11. Clothes***Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories☐ No☒ Yes. Describe...

Clothes, Shoes &amp; Accessories

\$ 1,300.00**12. Jewelry***Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems gold, silver☐ No☒ Yes. Describe...

Jewelry

\$ 550.00**13. Non-farm animals***Examples:* Dogs, cats, birds, horses☒ No☐ Yes. Describe...

14. Any other personal and household items you did not already list, including any health aids you did not list

- ☒ No
- ☐ Yes. Give specific information...

15. Add the dollar value of the portion you own for all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here.....>

\$5,870.00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?  
Do not deduct secured claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

- ☐ No
- ☒ Yes.....Cash .....\$ 20.00

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses and other similar institutions. If you have multiple accounts with the same institution, list each.

- ☐ No
- ☒ Yes.....Institution name:
- 17.1. Checking account:TD Bank - 3212\$ 1,542.30
- 17.2. Savings account:TD Bank - 0040\$ 5.00

18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

- ☒ No
- ☐ Yes.....

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

- ☒ No
- ☐ Yes. Give specific information about them.....

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

- ☒ No
- ☐ Yes. Give specific information about them.....

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

- ☐ No
- ☒ Yes. List each account separately

Type of accountInstitution name

401(k) or similar plan:Empower - 401K Plan\$ 12,520.74

Pension plan:NYPD Pension Plan\$ Unknown

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company  
Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

- ☒ No
- ☐ Yes.....

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)

- ☒ No
- ☐ Yes.....

24. **Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

- ☒ No  
☐ Yes.....

25. **Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

- ☒ No  
☐ Yes. Give specific information about them...

26. **Patents, copyrights, trademarks, trade secrets, and other intellectual property**

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

- ☒ No  
☐ Yes. Give specific information about them...

27. **Licenses, franchises, and other general intangibles**

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

- ☒ No  
☐ Yes. Give specific information about them...

**Money or property owed to you?**

**Current value of the portion you own?**

Do not deduct secured claims or exemptions.

28. **Tax refunds owed to you**

- ☒ No  
☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...

Federal: \$ 0.00  
State: \$ 0.00  
Local: \$ 0.00

29. **Family support**

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

- ☒ No  
☐ Yes. Give specific information....

30. **Other amounts someone owes you**

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

- ☒ No  
☐ Yes. Give specific information....

31. **Interests in insurance policies**

- ☒ No  
☐ Yes. Name the insurance company of each policy and list its value....

32. **Any interest in property that is due you from someone who has died**

- ☒ No  
☐ Yes. Give specific information....

33. **Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

- ☐ No  
☒ Yes. Give specific information....

Divorce Complaint Filed

\$ 0.00

34. **Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

- ☒ No  
☐ Yes. Give specific information....

35. **Any financial assets you did not already list**

- ☒ No  
☐ Yes. Give specific information...

Debtor 1

George Morales Jr.

First Name

Middle Name

Last Name

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36. Add the dollar value of the portion you own for all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....>

\$14,088.04

**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.**

37. Do you own or have any legal or equitable interest in any business-related property?

- ☒ No. Go to Part 6.  
☐ Yes. Go to line 38.

**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**

If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

- ☒ No. Go to Part 7.  
☐ Yes. Go to line 47.

**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

- ☒ No  
☐ Yes. Give specific information...

54. Add the dollar value of all of your entries from Part 7. Write that number here .....>

\$0.00

**Part 8: List the Totals of Each Part of this Form**

55. Part 1: Total real estate, line 2.....>

\$0.00

56. Part 2: Total vehicles, line 5 \$ 11,095.00

57. Part 3: Total personal and household items, line 15 \$ 5,870.00

58. Part 4: Total financial assets, line 36 \$ 14,088.04

59. Part 5: Total business-related property, line 45 \$ 0.00

60. Part 6: Total farm- and fishing-related property, line 52 \$ 0.00

61. Part 7: Total other property not listed, line 54 + \$ 0.00

62. Total personal property. Add lines 56 through 61 .....

\$ 31,053.04

Copy personal property total▶

+ \$ 31,053.04

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$ 31,053.04

**Fill in this information to identify your case:**

|  |                    |             |           |
|--|--------------------|-------------|-----------|
| Debtor 1   | George Morales Jr. |             |           |
|  | First Name         | Middle Name | Last Name |
| Debtor 2<br>(Spouse, if filing)                                |                    |             |           |
|  | First Name         | Middle Name | Last Name |
| United States Bankruptcy Court for the: District of New Jersey |                    |             |           |
| Case number<br>(if known)                                      | 24-16570           |             |           |

☒ Check if this is an amended filing

## Official Form 106C

**Schedule C: The Property You Claim as Exempt**

4/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

**Part 1: Identify the Property You Claim as Exempt****1. Which set of exemptions are you claiming?** Check one only, even if your spouse is filing with you.

- ☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☒ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

**2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.**

| Brief description of the property and line on Schedule A/B that lists this property | Current value of the portion you own<br><br>Copy the value from Schedule A/B | Amount of the exemption you claim<br><br>Check only one box for each exemption  | Specific laws that allow exemption |
|---|--|---|------------------------------------|
| Brief description: 2015 Jeep Grand Cherokee   | \$ 11,095.00   | <input checked="" type="checkbox"/> \$ 4,450.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 11 USC § 522(d)(2)                 |
| Line from Schedule A/B: 3.1   |  |   |                                    |
| Brief description: 2015 Jeep Grand Cherokee   | \$ 11,095.00   | <input checked="" type="checkbox"/> \$ 6,645.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 11 U.S.C. § 522 (d)(5)             |
| Line from Schedule A/B: 3.1   |  |   |                                    |
| Brief description: Household Goods - Household items                                | \$ 1,900.00  | <input checked="" type="checkbox"/> \$ 1,900.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 11 USC § 522(d)(3)                 |
| Line from Schedule A/B: 6   |  |   |                                    |

**3. Are you claiming a homestead exemption of more than \$189,050?**

(Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.)

- ☒ No
- ☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
- ☐ No
- ☐ Yes



Debtor

George Morales Jr.

Document

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First Name Middle Name Last Name

Case number (if known)

**Part 2: Additional Page**

| Brief description of the property and line on Schedule A/B that lists this property   | Current value of the portion you own<br>Copy the value from Schedule A/B | Amount of the exemption you claim<br>Check only one box for each exemption   | Specific laws that allow exemption |
|---|--|--|------------------------------------|
| Electronics - Electronic Devices<br>Brief description:<br>Line from Schedule A/B: 7<br>Firearms - Baretta subcompact \$750<br>Baretta mini-subcompact \$750 | \$ 620.00  | <input checked="" type="checkbox"/> \$ 620.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit    | 11 USC § 522(d)(3)                 |
| Line from Schedule A/B: 10<br>Clothing - Clothes, Shoes & Accessories   | \$ 1,500.00  | <input checked="" type="checkbox"/> \$ 1,500.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit  | 11 USC § 522(d)(3)                 |
| Brief description:<br>Line from Schedule A/B: 11<br>Jewelry - Jewelry   | \$ 1,300.00  | <input checked="" type="checkbox"/> \$ 1,300.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit  | 11 USC § 522(d)(3)                 |
| Brief description:<br>Line from Schedule A/B: 12<br>Cash on hand (Cash on Hand)   | \$ 550.00  | <input checked="" type="checkbox"/> \$ 550.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit    | 11 USC § 522(d)(4)                 |
| Brief description:<br>Line from Schedule A/B: 16<br>TD Bank - 3212 (Checking Account)   | \$ 20.00   | <input checked="" type="checkbox"/> \$ 20.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit     | 11 USC § 522(d)(5)                 |
| Brief description:<br>Line from Schedule A/B: 17.1<br>TD Bank - 0040 (Savings Account)  | \$ 1,542.30  | <input checked="" type="checkbox"/> \$ 1,450.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit  | 11 USC § 522(d)(5)                 |
| Brief description:<br>Line from Schedule A/B: 17.2<br>Empower - 401K Plan   | \$ 5.00  | <input checked="" type="checkbox"/> \$ 5.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit      | 11 USC § 522(d)(5)                 |
| Brief description:<br>Line from Schedule A/B: 21<br>NYPD Pension Plan   | \$ 12,520.74   | <input checked="" type="checkbox"/> \$ 12,520.74<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 11 USC § 522(d)(12)                |
| Brief description:<br>Line from Schedule A/B: 21  | \$ Unknown   | <input checked="" type="checkbox"/> \$ 0.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit      | 11 USC § 522(d)(12)                |
| Brief description:<br>Line from Schedule A/B:   | \$ _____   | <input type="checkbox"/> \$ _____<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit                |                                    |
| Brief description:<br>Line from Schedule A/B:   | \$ _____   | <input type="checkbox"/> \$ _____<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit                |                                    |
| Brief description:<br>Line from Schedule A/B:   | \$ _____   | <input type="checkbox"/> \$ _____<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit                |                                    |

## page 1

|  | For Debtor 1    | For Debtor 2 or<br>non-filing spouse |  |
|--|-----------------|--------------------------------------|--|
| <b>Copy line 4 here</b> ..... → 4.   | \$ 7,797.77     | \$                                   |  |
| <b>5. List all payroll deductions:</b>   |                 |                                      |  |
| 5a. Tax, Medicare, and Social Security deductions  | 5a. \$ 1,605.42 | \$                                   |  |
| 5b. Mandatory contributions for retirement plans   | 5b. \$ 0.00     | \$                                   |  |
| 5c. Voluntary contributions for retirement plans   | 5c. \$ 345.82   | \$                                   |  |
| 5d. Required repayments of retirement fund loans   | 5d. \$ 0.00     | \$                                   |  |
| 5e. Insurance  | 5e. \$ 122.17   | \$                                   |  |
| 5f. Domestic support obligations   | 5f. \$ 0.00     | \$                                   |  |
| 5g. Union dues   | 5g. \$ 0.00     | \$                                   |  |
| 5h. Other deductions. Specify: _____   | 5h. + \$ 0.00   | + \$                                 |  |
| _____  | \$              | \$                                   |  |
| _____  | \$              | \$                                   |  |
| _____  | \$              | \$                                   |  |
| 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.  | 6. \$ 2,073.41  | \$                                   |  |
| 7. Calculate total monthly take-home pay. Subtract line 6 from line 4.   | 7. \$ 5,724.36  | \$                                   |  |
| <b>8. List all other income regularly received:</b>  |                 |                                      |  |
| 8a. Net income from rental property and from operating a business, profession, or farm<br>Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.  | 8a. \$ 0.00     | \$                                   |  |
| 8b. Interest and dividends   | 8b. \$ 0.00     | \$                                   |  |
| 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive<br>Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.  | 8c. \$ 0.00     | \$                                   |  |
| 8d. Unemployment compensation  | 8d. \$ 0.00     | \$                                   |  |
| 8e. Social Security  | 8e. \$ 0.00     | \$                                   |  |
| 8f. Other government assistance that you regularly receive<br>Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.<br>Specify: _____   | 8f. \$ 0.00     | \$                                   |  |
| 8g. Pension or retirement income   | 8g. \$ 4,042.11 | \$                                   |  |
| 8h. Other monthly income. Specify: _____   | 8h. + \$ 0.00   | + \$                                 |  |
| 9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.  | 9. \$ 4,042.11  | \$                                   |  |
| 10. Calculate monthly income. Add line 7 + line 9.<br>Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.   | 10. \$ 9,766.47 | + \$                                 | = \$ 9,766.47                          |
| <b>11. State all other regular contributions to the expenses that you list in Schedule J.</b><br>Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.<br>Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.<br>Specify: _____ |                 |                                      |  |
|  |                 | 11. + \$                             |  |
| 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income.<br>Write that amount on the <i>Summary of Your Assets and Liabilities and Certain Statistical Information</i> , if it applies  |                 | 12.                                  | \$ 9,766.47<br>Combined monthly income |
| <b>13. Do you expect an increase or decrease within the year after you file this form?</b>   |                 |                                      |  |
| <input checked="" type="checkbox"/> No.  |                 |                                      |  |
| <input type="checkbox"/> Yes. Explain:   |                 |                                      |  |

**Fill in this information to identify your case:**

Debtor 1 George Morales Jr.  
First Name Middle Name Last Name

Debtor 2  
 (Spouse, if filing)   
First Name Middle Name Last Name

United States Bankruptcy Court for the: District of New Jersey  
(State)

Case number 24-16570  
 (If known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:  
MM / DD / YYYY

Official Form 106J

**Schedule J: Your Expenses**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Your Household**

**1. Is this a joint case?**

- ☒ No. Go to line 2.
- ☐ Yes. **Does Debtor 2 live in a separate household?**
- ☐ No
- ☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

**2. Do you have dependents?**

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

- ☐ No
- ☒ Yes. Fill out this information for each dependent.....

**Dependent's relationship to Debtor 1 or Debtor 2**

**Dependent's age**

**Does dependent live with you?**

|       |    |  |
|-------|----|--|
| Child | 6  | <input checked="" type="checkbox"/> No<br><input type="checkbox"/> Yes |
| Child | 20 | <input checked="" type="checkbox"/> No<br><input type="checkbox"/> Yes |
|       |    | <input type="checkbox"/> No<br><input type="checkbox"/> Yes            |
|       |    | <input type="checkbox"/> No<br><input type="checkbox"/> Yes            |
|       |    | <input type="checkbox"/> No<br><input type="checkbox"/> Yes            |
|       |    | <input type="checkbox"/> No<br><input type="checkbox"/> Yes            |

**3. Do your expenses include expenses of people other than yourself and your dependents?**

- ☒ No
- ☐ Yes

**Part 2: Estimate Your Ongoing Monthly Expenses**

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

**4. The rental or home ownership expenses for your residence.** Include first mortgage payments and any rent for the ground or lot.

**Your expenses**

4. \$ 2,561.00

**If not included in line 4:**

|   |                     |
|---|---------------------|
| 4a. Real estate taxes                             | 4a. \$ <u>0.00</u>  |
| 4b. Property, homeowner's, or renter's insurance  | 4b. \$ <u>9.16</u>  |
| 4c. Home maintenance, repair, and upkeep expenses | 4c. \$ <u>25.00</u> |
| 4d. Homeowner's association or condominium dues   | 4d. \$ <u>0.00</u>  |

Debtor 1 George Morales Jr.  
First Name Middle Name Last Name

Case number (if known) 24-16570

|      |  | Your expenses |
|------|--|---------------|
| 5.   | <b>Additional mortgage payments for your residence</b> , such as home equity loans   | \$ 0.00       |
| 6.   | <b>Utilities:</b>  |               |
| 6a.  | Electricity, heat, natural gas   | \$ 90.00      |
| 6b.  | Water, sewer, garbage collection   | \$ 0.00       |
| 6c.  | Telephone, cell phone, Internet, satellite, and cable services   | \$ 130.00     |
| 6d.  | Other. Specify: _____  | \$ 0.00       |
| 7.   | <b>Food and housekeeping supplies</b>  | \$ 450.00     |
| 8.   | <b>Childcare and children's education costs</b>  | \$ 200.00     |
| 9.   | <b>Clothing, laundry, and dry cleaning</b>   | \$ 60.00      |
| 10.  | <b>Personal care products and services</b>   | \$ 100.00     |
| 11.  | <b>Medical and dental expenses</b>   | \$ 50.00      |
| 12.  | <b>Transportation.</b> Include gas, maintenance, bus or train fare.<br>Do not include car payments.  | \$ 1,120.00   |
| 13.  | <b>Entertainment, clubs, recreation, newspapers, magazines, and books</b>  | \$ 50.00      |
| 14.  | <b>Charitable contributions and religious donations</b>  | \$ 0.00       |
| 15.  | <b>Insurance.</b><br>Do not include insurance deducted from your pay or included in lines 4 or 20.   |               |
| 15a. | Life insurance   | \$ 108.00     |
| 15b. | Health insurance   | \$ 0.00       |
| 15c. | Vehicle insurance  | \$ 397.34     |
| 15d. | Other insurance. Specify: _____  | \$ 0.00       |
| 16.  | <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20.<br>Specify: _____  | \$ 0.00       |
| 17.  | <b>Installment or lease payments:</b>  |               |
| 17a. | Car payments for Vehicle 1   | \$ 0.00       |
| 17b. | Car payments for Vehicle 2   | \$ 0.00       |
| 17c. | Other. Specify: _____  | \$ 0.00       |
| 17d. | Other. Specify: _____  | \$ 0.00       |
| 18.  | <b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b> | \$ 3,575.00   |
| 19.  | <b>Other payments you make to support others who do not live with you.</b><br>Specify: _____   | \$ 0.00       |
| 20.  | <b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>   |               |
| 20a. | Mortgages on other property  | \$ 0.00       |
| 20b. | Real estate taxes  | \$ 0.00       |
| 20c. | Property, homeowner's, or renter's insurance   | \$ 0.00       |
| 20d. | Maintenance, repair, and upkeep expenses   | \$ 0.00       |
| 20e. | Homeowner's association or condominium dues  | \$ 0.00       |

Debtor 1 George Morales Jr.  
First Name Middle Name Last Name

Case number (if known) 24-16570

21. **Other.** Specify: \_\_\_\_\_

21. +\$ 0.00

+\$ \_\_\_\_\_

Tax payment

+\$ 1,100.00

22. **Calculate your monthly expenses.**

22a. Add lines 4 through 21.

22a. \$ 10,025.50

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses.

22b. \$ \_\_\_\_\_

22c. \$ 10,025.50

23. **Calculate your monthly net income.**

23a. Copy line 12 (*your combined monthly income*) from *Schedule I*.

23a. \$ 9,766.47

23b. Copy your monthly expenses from line 22c above.

23b. -\$ 10,025.50

23c. Subtract your monthly expenses from your monthly income.  
 The result is your *monthly net income*.

23c. \$ -259.03

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes.

Explain here:

Fill in this information to identify your case:

Debtor 1 George Morales Jr.  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) \_\_\_\_\_  
First Name Middle Name Last Name

United States Bankruptcy Court for the District of New Jersey

Case number 24-16570  
(If known)

☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person \_\_\_\_\_ . Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

**X** /s/ George Morales Jr.  
Signature of Debtor 1

**X** \_\_\_\_\_  
Signature of Debtor 2

Date 12/02/2024  
MM / DD / YYYY

Date \_\_\_\_\_  
MM / DD / YYYY